

# **EXHIBIT F**

# Estate of Charles Aurello

# VCF Documentation



September 11th  
Victim Compensation Fund

August 29, 2019

JO-ANN AURELLO  
1 HILLCREST ROAD  
MANALAPAN TOWNSHIP NJ 07726

Dear JO-ANN AURELLO:

The September 11th Victim Compensation Fund ("VCF") has reviewed your Eligibility Form. You submitted an Eligibility Form on behalf of CHARLES AURELLO. Your claim number is VCF0126607. Your Eligibility Form was determined to be substantially complete on August 28, 2019. As stated in the Regulations and on the claim form, by filing a substantially complete Eligibility Form, you have waived your right to file or be a party to a September 11th-related lawsuit on behalf of the decedent and his or her survivors.

### **The Decision on your Claim**

The VCF has determined that the decedent has met the eligibility criteria established in the statute and regulations. Based on the information you submitted and information the VCF has received from the World Trade Center ("WTC") Health Program, the decedent has been found eligible for the following injuries:

- MALIGNANT NEOPLASM OF ESOPHAGUS UNSPECIFIED

Please note that there are several reasons why an injury that you think should be eligible is not listed above. For non-traumatic injuries, the name of the injury is based on the information provided by the WTC Health Program and there may be different names for the same injury. Additionally, your injury may not be listed if it was only recently certified for treatment by the WTC Health Program.

If in the future the WTC Health Program should notify you that a condition previously found eligible is no longer certified, you must inform the VCF as this may affect your eligibility status and/or the amount of your award.

### **What Happens Next**

**If the decedent was certified for treatment by the WTC Health Program for a condition not listed above**, you should amend your claim. Please see the VCF website for details on how to amend your claim. The VCF will review the new information and determine if it provides the basis for a revised decision.

**If you believe the decedent had eligible injuries not treated by the WTC Health Program** and you would like the VCF to consider those injuries before calculating the amount of any compensation, you should amend your claim. If you choose to amend your claim, you will need to use the VCF Private Physician process. The Private Physician process is a way for the VCF to gather the required information about the decedent's treatment in order to process your claim.



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All forms are available on the VCF website under “Forms and Resources.” The website also includes detailed information and instructions on the Private Physician process.

**If the decedent did not have injuries other than those listed above,** you should submit your Compensation Form and required supporting materials. If you have already submitted your Compensation Form, you do not need to take any action at this time unless you receive a request from the VCF for missing information. The VCF will calculate the amount of any compensation based on the conditions listed above after all compensation-related documents are submitted.

If you have questions about the information in this letter or the claims process in general, please call our toll-free Helpline at 1-855-885-1555. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100.

Sincerely,

Rupa Bhattacharyya  
Special Master  
September 11th Victim Compensation Fund

cc: WENDELL TONG



September 11th  
Victim Compensation Fund

May 12, 2021

LUCIA AURELLO-BEAUCHAMP  
34 MADISON AVENUE  
SUMMIT NJ 07901

**Re: CLAIM NUMBER: VCF0126607**

Dear LUCIA AURELLO-BEAUCHAMP:

The September 11th Victim Compensation Fund ("VCF") sent you a letter on January 27, 2020 notifying you of the award determination on your claim.

You then amended your claim to request additional losses. The VCF has considered your amended claim and reviewed the new information you provided. This letter sets forth the revised award and supersedes and replaces all previous letters.

After reviewing the responses in your claim form, the documents you submitted in support of your claim, and information from third-party entities, the VCF has calculated the amount of your award as **\$630,257.00**. This determination is in accordance with the requirements of the Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act ("VCF Permanent Authorization Act"). The enclosed "Award Detail" includes a detailed explanation of the calculation and a list of the eligible conditions that were considered when calculating your award.

Personal injury replacement services were not awarded because medical documentation that Mr. Aurello was unable to perform them due to his cancer was not provided. Wrongful death replacement services were awarded until his wife's March 17, 2020, death.

No non-routine legal service expenses are approved for reimbursement for this claim.

As the Personal Representative, you are required to distribute any payment received from the VCF on behalf of the victim to the eligible survivors or other recipients in accordance with the applicable state law or any applicable ruling made by a court of competent jurisdiction or as provided by the Special Master.

**What Happens Next**

You have already received a payment of \$619,745.00. You are now entitled to an additional payment of **\$10,512.00**. This amount is equal to the difference between your revised total award and the amount that has already been paid on your claim.

The VCF will deem this award to be final and will begin processing the full payment on your claim unless you complete and return the enclosed Compensation Appeal Request Form within **30 days from the date of this letter** as explained below. If you do not appeal, the



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Special Master will authorize the payment on your claim within 20 days of the end of the 30-day appeal period. Once the Special Master has authorized the payment, it may take up to three weeks for the United States Treasury to disburse the money into the bank account designated on the VCF ACH Payment Information Form or other payment authorization document you submitted to the VCF.

- **Appealing the Award:** You may request a hearing before the Special Master or her designee if you believe the amount of your award was erroneously calculated, or if you believe you can demonstrate extraordinary circumstances indicating that the calculation does not adequately address your loss. **If you choose to appeal, your payment will not be processed until your hearing has been held and a decision has been rendered on your appeal.**

To appeal the award, you must complete two steps by the required deadlines:

1. Complete and return the enclosed **Compensation Appeal Request Form** within **30 days from the date of this letter**. Follow the instructions on the form and upload it to your claim or mail it to the VCF by the required deadline. If you do not submit your completed Compensation Appeal Request Form within 30 days of the date of this letter, *you will have waived your right to an appeal* and the VCF will begin processing any payment due on your claim.
2. Complete and submit your **Compensation Appeal Package** (Pre-Hearing Questionnaire, Compensation Explanation of Appeal, and all applicable supporting documents) no later than **60 days from the date of this letter**. It is important that you carefully review the information enclosed with this letter and follow the instructions if you intend to appeal your award. Additional instructions on the appeals process can be found on the VCF website under "Frequently Asked Questions" and in the Policies and Procedures available under "Forms and Resources."

Once your complete Compensation Appeal Package is submitted, the VCF will review the information to confirm you have a valid appeal, and will notify you of the next steps specific to your appeal and the scheduling of your hearing.

- **Notifying the VCF of new Collateral Source Payments:** You must inform the VCF of any new collateral source payments you receive, or become entitled to receive, such as a change to your disability or survivor benefits, as this may change the amount of your award. If you notify the VCF within 90 days of learning of the new collateral source payment, your award will not be adjusted to reflect the new entitlement or payment. If you notify the VCF more than 90 days after learning of the new or revised entitlement or payment, the VCF may adjust your award to reflect the new payment as an offset, which may result in a lower award. If you need to notify the VCF of a new collateral source payment, please complete the "Collateral Offset Update Form" found under "Forms and Resources" on the [www.vcf.gov](http://www.vcf.gov) website.

Your award was calculated using our published regulations, and I believe it is fair and reasonable under the requirements of the VCF Permanent Authorization Act. As always, I emphasize that no amount of money can alleviate the losses suffered on September 11, 2001.



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If you have any questions, please call our toll-free Helpline at 1-855-885-1555. Please have your claim number ready when you call: **VCF0126607**. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100.

Sincerely,

Rupa Bhattacharyya  
Special Master  
September 11th Victim Compensation Fund

WENDELL TONG can access the electronic copy of this letter uploaded to your online claim.





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## Award Detail

Claim Number: VCF0126607  
Decedent Name: CHARLES AURELLO

PERSONAL INJURY CLAIM (Losses up to Date of Death)	
<b>Lost Earnings and Benefits</b>	
Loss of Earnings including Benefits and Pension	\$0.00
Mitigating or Residual Earnings	\$0.00
<b>Total Lost Earnings and Benefits</b>	<b>\$0.00</b>
<b>Offsets Applicable to Lost Earnings and Benefits</b>	
Disability Pension	\$0.00
Social Security Disability Benefits	\$0.00
Workers Compensation Disability Benefits	\$0.00
Disability Insurance	\$0.00
Other Offsets related to Earnings	\$0.00
<b>Total Offsets Applicable to Lost Earnings</b>	<b>\$0.00</b>
<b>Total Lost Earnings and Benefits Awarded</b>	<b>\$0.00</b>
<b>Other Economic Losses</b>	
Medical Expense Loss	\$0.00
Replacement Services	\$0.00
<b>Total Other Economic Losses</b>	<b>\$0.00</b>
<b>Total Economic Loss</b>	<b>\$0.00</b>
<b>Total Non-Economic Loss</b>	<b>\$250,000.00</b>
<b>Subtotal Award for Personal Injury Claim</b>	<b>\$250,000.00</b>



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<b>DECEASED CLAIM (Losses from Date of Death)</b>	
<b>Loss of Earnings including Benefits and Pension</b>	
<b>Offsets Applicable to Lost Earnings and Benefits</b>	
Survivor Pension	
SSA Survivor Benefits	
Worker's Compensation Death Benefits	
Other Offsets related to Earnings	
<b>Total Offsets Applicable to Loss of Earnings and Benefits</b>	
<b>Total Lost Earnings and Benefits Awarded</b>	\$0.00
<b>Other Economic Losses</b>	
Replacement Services	\$10,512.00
Burial Costs	\$20,000.00
<b>Total Other Economic Losses</b>	\$30,512.00
<b>Total Economic Loss</b>	\$30,512.00
<b>Non-Economic Loss</b>	
Non-Economic Loss - Decedent	\$250,000.00
Non-Economic Loss - Spouse/Dependent(s)	\$100,000.00
<b>Total Non-Economic Loss</b>	\$350,000.00
<b>Additional Offsets</b>	
Social Security Death Benefits	(\$255.00)
Life Insurance	\$0.00
Other Offsets	\$0.00
<b>Total Additional Offsets</b>	(\$255.00)
<b>Subtotal Award for Deceased Claim</b>	\$380,257.00



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<b>Subtotal of Personal Injury and Deceased Claims</b>	\$630,257.00
PSOB Offset	\$0.00
Prior Lawsuit Settlement Offset	\$0.00
<b>TOTAL AWARD</b>	<b>\$630,257.00</b>
<b>Factors Underlying Economic Loss Calculation</b>	
Annual Earnings Basis (without benefits)	
Percentage of Disability attributed to Eligible Conditions - applicable to Personal Injury losses	
Start Date of Loss of Earnings Due to Disability - applicable to Personal Injury losses	

<b>Eligible Conditions Considered in Award</b>
Malignant Neoplasm of Esophagus Unspecified

# Family Member Affidavits

Lucia Aurello-Beauchamp

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON  
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X  
RAYMOND ALEXANDER, et al.,

**AFFIDAVIT OF LUCIA  
AURELLO-BEAUCHAMP**

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW JERSEY     )  
                                      : SS  
COUNTY OF UNION         )

LUCIA AURELLO-BEAUCHAMP, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at 34 Madison Avenue, Summit, New Jersey, 07901.

2. I am currently 55 years old, having been born on June 27, 1967.

3. I am the daughter of Decedent, Charles Aurello upon whose death my claims are based. I submit this Affidavit in support of the present motion for a default money judgment for the claim made on behalf of my father's estate and for my solatium claim. On May 27, 2020, I was issued Letters of Administration as Administrator of my father's estate by the Monmouth County Surrogate's Court.

4. My father passed away from esophageal cancer on June 22, 2018, at the age of 74. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. My father Charles (Charlie) Aurello was an avid sportsman who spent his days hunting in the winter and fishing in the summer. He travelled across the US to pursue his hobby – hunting in far reaching places in Alaska, Montana, and Alabama. And when he wasn't doing either of these, he went to every sporting event for his five grandchildren ages 17-11 (at the time of his death in 2018). He was a staple at every Manalapan Braves HS football game and every baseball game watching my sister's boys play. He also enjoyed watching his granddaughter play softball and soccer when he was well enough to drive an hour to see us. People in town still remark to my sister and I about how they miss him and fondly remember how he would deliver his homegrown tomatoes to friends and neighbors.

My parents were married for more than 50 years. In fact, he was buried on their 52<sup>nd</sup> wedding anniversary. They did everything together, especially in their later years. My mother was legally blind, so he was also her portal to the world outside – driving her everywhere she needed to go. My father was the person everyone came to for help with their problems. He offered advice, called in favors to help relatives find work and even lent money when needed. I could fill pages with all the things he did for me and the entire family and all the ways he is missed.

6. My father, Charles Aurello was employed by Tully Construction and was part of Local 731 working at ground zero doing recovery and rubble removal work. He worked full-time at ground zero for months in late 2001 through spring 2002. He also worked many hours of overtime often as part of the night shift.

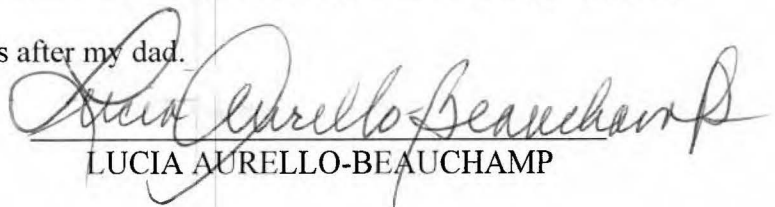
7. In the winter of 2017, my father started feeling unwell. At first, he thought it was the flu, but it persisted. He was eventually diagnosed by a pulmonologist with pneumonia which again continued to persist despite treatment. Months went by and he continued to feel unwell. Finally, in late spring 2017, he saw a pulmonary specialist who set him for a CT scan. He was diagnosed with esophageal cancer. He then sought treatment from an oncologist who told him his cancer was likely due to his prolonged engagement at ground zero. He went through rounds of grueling chemo treatments which left him unable to continue life as he knew it. He ceased driving and was barely strong enough to get out of bed. He was in and out of the hospital



numerous times for illnesses caused by the side effects of chemo. His battle with cancer lasted only one year, but it felt like 10 years. Watching him waste away remains the most difficult experience of my life.

8. I'm not sure you can put in to words the impact that losing a parent has on one's life, especially when that parent was the strongest person in your life and the lives of everyone around you – the true patriarch of the family. He is missed beyond comprehension by his grandchildren. They no longer have grandpa in their cheering section at games or graduations. My father was a huge proponent of education. He and the kids have missed out on the joy he would have had of seeing his grandchildren attend college and pursue their life's dreams.

In the simplest and most practical terms, my father's death had a profound impact on the quality of my mother's life and ultimately made my sister and me her caretakers. As stated, my mother could not drive because she was legally blind, therefore it fell to my sister, who lived nearby, to chauffeur her to appointments and take care of everyday needs like groceries, etc. We shared in the management of the household, e.g., bills, maintenance, etc. Since I live an hour away from where my parents lived, I would often find myself driving back and forth on the weekends to help when I could. Shortly after my father's death, my mom's health began to fail – a result, we believe – of a broken heart. This made our job as caretakers even more difficult. She eventually passed away just 20 months after my dad.

  
LUCIA AURELLO-BEAUCHAMP

Sworn before me this

14 day of July, 2023

Notary public





Gina Marzo

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON  
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X  
JILL ACCARDI, et al.,

**AFFIDAVIT OF  
GINA MARZO**

Plaintiffs,

21-CV-06247 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW JERSEY     )  
                                      : SS  
COUNTY OF MONMOUTH )

GINA MARZO, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at 83 Lamb Lane, Manalapan, New Jersey, 07726.
2. I am currently 51 years old, having been born on November 2, 1971.
3. I am the daughter of Decedent, Charles Aurello upon whose death my claim is based, and submit this Affidavit in connection with the present motion for a default judgment and in support of my solatium claim.
4. My father passed away from esophageal cancer on June 22, 2018, at the age of 74. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. My father, Charles Aurello, and mother, Jo-Ann, were married for about 52 years. They moved to my town a few years ago after I was married. I have four children, ages 22 (twins), 20, and 16. My older boys are very close in age, and it was definitely challenging when they were babies. My parents played a huge role in their lives and mine. I couldn't have raised my kids without them. My husband and I went through a tough time financially when my kids were very young. My husband worked long hours and my dad helped me with the kids every single day. He helped us financially as well as gave me advice and moral support. We could not have made it through that time without him.

When his grandsons were born, my father's soft side came out. Many people were surprised at how hands-on he was with them and all that he did with them. As they got older, he was a huge help driving them around town to preschool and their many activities. He often took them to the movies and loved to take them crabbing. My husband was like the son he never had. He often went golfing with my dad or took him to the kids' games with him, and even took him to friends' houses at times. Since my husband isn't handy, he often was at my house helping to fix things or just giving advice. He was my husband's biggest supporter and cheerleader during his difficult time.

My dad hunted and fished his whole life. He had traveled to Alaska, Montana, and Alabama to hunt, and he hunted more locally as well. When he got ill, he told me it was the first year he could remember that he didn't go hunting and it devastated him. He spent a lot of time with his grandchildren. Having raised two daughters, he enjoyed all the "boy things" with his grandsons and was extremely close to them. He went to all their sport games and even traveled with us as far as Florida to see them play. All my friends and acquaintances in town knew him, and when he passed away, I was overwhelmed by how many people came to his wake, sent cards,



or texted to let me know how much they loved him.

He had a yard with a pool and vegetable garden and spent a lot of time tending to both. He loved having my kids and my niece over to swim. My parents hosted many family barbecues and gatherings of my kids' friends and even their parents at times. He loved to garden and often dropped off tomatoes and freshly caught fish at my friends' houses. I still get many comments about people miss "Charlie's tomatoes."

6. My father, Charles Aurello, worked at Ground Zero during his recovery efforts and cleanup work. He was employed full-time by Tully Construction and was part of Local 731 for several months from late 2001 until spring 2002. Additionally, he worked overtime many nights. I recall him telling me heartbreak stories about recovering victims, but also reassuring us that it was safe to be there. Clearly, that was incorrect.

7. Prior to his illness, my father was healthy and very active. He tried to eat well and exercise. He started to feel sick in early 2017. Originally, it was thought that he had the flu, but he was not improving. He has a persistent cough and was seen by a pulmonologist who diagnosed him with pneumonia, but he continued to feel sick. He eventually went for a second opinion, was sent for a CT scan, and was soon diagnosed with esophageal cancer. He was then seen by an oncologist who felt this was due to his exposure at Ground Zero. He had several rounds of chemotherapy and endured many side effects, both mental and physical. He was unable to drive and do daily activities. I took him to his treatments and doctor appointments. Additionally, I took him to the emergency room on many occasions and he had several hospital stays due to the effects of chemotherapy. Since I lived close by, I was very present throughout his illness and helped my mom care for him. Caring for him, watching him die, and subsequently doing the same with my mom have been the hardest parts of my life so far.

8. As I stated above, watching him decline and witnessing his death has been the hardest part of my life. I was present when the doctor diagnosed him with incurable cancer, when the oncologist told him there was nothing more that he could do, and when the hospital forced my mother to take him home to die. Helplessly, I sat there for almost two weeks with my mother day and night as he stopped eating, drinking, talking, and, ultimately, as he took his last breath.

While my heart was breaking for my loss, I was shattered watching my sons witness their grandfather's decline. My youngest son was only about 11 years old and said to me, "I guess Grandpa will never see me play baseball again." The last day they saw him was Father's Day 2017. They said Happy Father's Day to him, and he managed to smile weakly. After that, I thought it was too upsetting for them to see him. These moments are forever etched in my mind.

After he passed away, my mother needed a lot of help since she was legally blind. Soon after his death, she began to have unexpected health issues. She used to say my father was calling her. We believe his death greatly impacted her health as well as her will to live. My sister and I needed to act as caretakers to my mother and assist her with everything from doctor's appointments to everyday tasks such as paying bills, household chores, and grocery shopping. She died less than two years after my father.

There's a huge void in all our lives without my father. In the past five years, my father has missed out on so many important events in our families. Four of his five grandchildren have graduated high school and one recently graduated college. To say he would be proud is an understatement, especially since he greatly valued education. Two of his grandsons played college football, and he would have been ecstatic to have visited them at school and see their games. Every one of his grandchildren's achievements is bittersweet.

In addition to the major life events that he has missed, he is missed at holidays, which were so important to him, and we all miss the ordinary things such as his stories, advice, and companionship. He was a strong patriarch in the family. I still find myself wanting to pick up the phone to hear his voice and just chat with him.

  
GINA MARZO

Sworn before me this

18 day of August, 2023

Christian A Saucedo  
Notary public

